

interpreted as meaning that the transmission is carried exclusively over the air waves. That was never intended.

Respectfully submitted,

  
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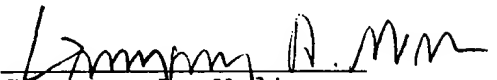
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assignee's Docket No.: 6253 )  
Group Art Unit: 2514 )  
Serial No.: 08/673,642 )  
Examiner: Thien Le )  
Filing Date: June 25, 1996 )  
Title: Portable Credit Card )  
Verifier )

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CERTIFICATE OF MAILING

I certify that the documents contained herewith are addressed to the Commissioner of Patents and Trademarks, Washington, D.C., 20231, and will be deposited with the U.S. Postal Service, first class postage prepaid, on February 11, 1998.

  
Gregory A. Welte